



February 15, 2007

Representative Tom McGillvray
Montana State House of Representatives
Human Services
PO Box 200400
Helena, MT 59620-0400

Chairman McGillray and Members of the Committee:

Re: Opposition to HB 621

Good afternoon, I am Kristin Page Nei, representing the American Cancer Society. While we appreciate the efforts of Montana's elected officials to keep the cost of insurance in line for Montana's citizens, we are here to speak in opposition to HB 621 for the following reasons:

1. The American Cancer Society supports reform that will benefit cancer patients and their families as they progress through treatment and this bill raises some serious concerns as it works to limit specific guaranteed coverage, sometimes mistakenly called mandates.
2. We are concerned about segmenting the health insurance market because it leads to "cherry picking" of the population. HB 621 would seem to allow certain segments of the population to opt out of guaranteed coverage that would lead to such "cherry picking" of segments of the population who think they are healthier. This ultimately leads to a decline in preventive screening and less early prevention of cancer.
3. We are concerned the HB 621 will not provide adequacy of coverage. Coverage in and of itself is important, but adequacy of coverage is also important. If policies do not adequately cover preventive screenings and early detection methods, they will not adequately cover the needs of cancer patients.
4. Another area that we are concerned about is that coverage should be affordable. The affordability issue is one that this particular bill is no doubt intended to address and we applaud efforts to make health care affordable. However, numerous studies (some even sponsored by Blue Cross and Blue Shield), show that mandates/guaranteed coverage are not major drivers of health care costs. **Indeed, the factors which are most likely to drive health care costs are:** a) Inpatient Hospital Care, b) Outpatient Hospital Care, c) Prescription Drugs, d) Physician Care & Other

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To summarize our three points:

- a. While rising premiums are a serious problem, the evidence shows that there are many drivers of health care costs for businesses and that patient protection guaranteed coverage are not a main cause.
- b. Patient protection guaranteed coverage save lives, protect access, remove barriers, and make a difference.
- c. The Society and its supporters urge lawmakers to continue to ensure that all individuals have access to and coverage of early detection screening for cancer and other life-saving medical benefits.

In closing, these coverage guarantees were given to the citizens of Montana by previous legislatures that recognized the importance of screening and early detection. To pass legislation that allows this to sidestepped is a disservice to the people it is supposed to be helping. We would ask you to vote "no" on HB 621. Thank you for your time.

Respectfully Submitted,



Kristin Page Nei
Montana Government Relations Director